

In re:  
Rose Merle Smith  
Debtor

Case No. 24-13781-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 23, 2025

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:

Recip ID	Recipient Name and Address
db	Rose Merle Smith, 8945 Leonard St, Philadelphia, PA 19152-1316

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 24 2025 00:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2025 00:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 24 2025 00:40:43	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: mtgbk@shellpointmtg.com	May 24 2025 00:35:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, SC 29603-0826, UNITED STATES 29603-0826
cr	+ Email/Text: BKEBN-Notifications@ocwen.com	May 24 2025 00:35:00	Deutsche Bank National Trust Company, as Trustee f, 1661 Worthington Rd., Ste. 100, West Palm Beach, FL 33409-6493

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2006-OPT5, Asset-Back andrew.spivack@brockandscott.com, wbecf@brockandscott.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Rose Merle Smith help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
REGINA COHEN	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com
STEVEN K. EISENBERG	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2006-OPT5, Asset-Back seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

ROSE MERLE SMITH

Debtor

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CAPITAL ONE AUTO FINANCE,  
A DIVISION OF CAPITAL ONE,  
N.A.

Movant

vs

ROSE MERLE SMITH

Respondent

and

KENNETH E. WEST

Trustee

:  
: CHAPTER 13  
:

:  
: CASE NO.: 24-13781-AMC  
:

: STIPULATION RESOLVING CAPITAL ONE AUTO  
: FINANCE, A DIVISION OF CAPITAL ONE, N.A.'S  
: MOTION FOR RELIEF FROM AUTOMATIC STAY  
:

**ORDER APPROVING STIPULATION RESOLVING CAPITAL ONE AUTO  
FINANCE, A DIVISION OF CAPITAL ONE, N.A.  
MOTION FOR RELIEF FROM AUTOMATIC STAY**

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AND NOW, it is hereby ORDERED

That the Stipulation Resolving Capital One Auto Finance, a division of  
Capital One, N.A.'s Motion for Relief from Automatic Stay is approved.

By the Court,



Ashely M. Chan  
United States Bankruptcy Judge

Dated: May 22, 2025